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What is Passive Income?

Make money without having to work for it

Warren Buffett, the billionaire businessman and philanthropist, once said: "If you don't find a way to make money while you sleep, you will work until you die." Though it may sound like a somewhat grim indictment against the retirement prospects of the working person, it's at its core a recommendation to look into the winning strategy that is passive income. With passive income, as Buffett suggests, you'll find ways to make money while you relax, better enabling you to enjoy the golden years of your life at your leisure.

What is passive income?

In layman's terms, passive income is ostensibly hands-off income. Whereas the money you make from your daily work or direct business activities requires the input of labor, passive income requires little or no effort. If you rent out property, you'll collect money without having to involve yourself in the day-to-day upkeep of a home, though you will be responsible for handling maintenance issues (which can be outsourced to a property management company without eating into your profits too greatly). Other forms like lending and dividend stocks are even less involved — you're often merely waiting for the money to clear.

The Internal Revenue Service categorizes activities from which you can draw passive income two ways: any trade or business activities in which you are not actively a part and any rental activities in which you may or may not participate so long as you are not a professional real estate agent. Investopedia expands on this definition, noting limited partnerships, the rental of property, peer-to-peer lending, dividend stocks and index funds as major means for earning passive income.

What are the available streams of passive income?

Renting property is by far the most widely recommended form of passive income, but it's not without risk. Not only are you at the mercy of the market and your property value, but you'll also have to hope that your tenants do not damage or diminish the value of your property or become delinquent with payment. Financial expert Dave Ramsey notes that a great strategy is to pay off your home and purchase your investment property with cash so that you have as much control over the situation as possible. Ramsey also strongly suggests that you should not put yourself into debt to purchase a rental property.

If renting property is too lofty for you at your current stage, you can think smaller and rent out a room in your home. Websites like Airbnb and HomeAway make it easier to reach potential renters without putting in time and effort to advertise. Ramsey also suggests using extra space in your garage, shed or basement to store goods so long as you are positive that you can keep the items safe. If you're interested in passive income through real estate, James Royal of Bankrate suggests real estate investment trusts, which operate similarly to dividend stocks.

There is no shortage of other revenue streams available to you. Ramsey recommends starting a blog or YouTube channel and reaping the ad revenue from views and clicks. Along a similar line, Royal recommends leveraging your expertise and selling information through venues like Udemy and SkillShare — though the creation of videos or e-books will require work, the residuals can potentially continue to roll in long after the work has been done. If you have valuable tools or equipment that you don't use often enough, you can also consider renting it out by posting in your local Facebook group or on Craigslist.

With passive income, you achieve Warren Buffet's recommendation of earning money while you sleep. This helps ensure that your dreams of a well-earned, stress-free retirement are very much plausible and achievable when you awaken.



Should You Take an At-Home Genetic Test?

What to know before you order your direct-to-consumer DNA test

You have a hunger to know more about yourself and your family's history or determine if you're at greater risk for a life-altering affliction like Alzheimer's disease or cancer. To achieve this, you're considering taking one of those at-home DNA tests you've heard about like 23andMe or Color. Before you sign up to have a kit sent to your home, it's important that you understand what you're getting and what the potential risks are.

What is at-home genetic testing?

According to the U.S. National Institutes of Health, direct-to-consumer genetic testing differs in that you are not submitting your DNA directly to a healthcare provider and do not involve your insurance company. DTC genetic testing allows you to have your DNA tested for a variety of genetic traits and conditions, allowing you to discern to a reasonable degree whether further action is necessary. In the form of genealogy or ancestry testing, it also allows you to learn more about your heritage and the geographical makeup of your forebears.

What are the benefits of DTC genetic testing?

The advantage of take-home genetic testing is that it's more convenient and affordable for most than going to a healthcare provider and through an insurance company. The process is typically quite simple, and your genetic data stays on file, allowing you to test yourself again in the future for other genetic traits and diseases.



What are the drawbacks of DTC genetic testing?

According to NIH, one of the more prevalent risks of completing a DTC genetic test is the lack of oversight or regulation on the companies that are carrying out the tests. Where your healthcare provider and their affiliates are held to certain standards and limitations, this is not so much the case when it comes to companies behind at-home genetic testing. Along these same lines, there is also general concern about the accuracy of the information you receive.

Where do you fit in?

The first and most important thing to note is that if you know that you are likely genetically predisposed to a disease, your best avenue is to seek the guidance of your healthcare provider or a medical professional. If a direct relative has suffered from colon cancer, for example, you'll want to have a colonoscopy done rather than conduct an at-home test. If you do take an at-home genetic test that shows signs of risk, your next immediate step should be to consult with your healthcare provider.

DTC genetic testing can be fun if you're determining your heritage and useful if you're looking to be more proactive about your health, but it can also put you at elevated risk of having your genetic information stolen. Because the companies behind these tests are not as well-regulated, there exists the potential that your data and information can be obtained illegally or without your consent.

Whether you decide it's for you or not, being well-informed of what at-home genetic testing entails and what you can expect from it makes you a more informed consumer. You'll get the most out of any test you take by understanding the risks, rewards and limitations, allowing you to be more pragmatic when you get the results back.

How to Tame Frizzy Hair

Tips for managing your mane

Ever had your hairstyle ruined by wild, frizzy hair? Fortunately, it only takes a few new habits and some carefully selected products to tame your locks. Here are some tips for making every day a good hair day.

Comb carefully

While some beauty tips stir up controversy, nearly all experts agree that careful combing is a major key to healthy hair. If you have curls, Connie Eeyerlin of Dionysius Salon recommends that you brush, comb, or finger-comb your hair when it's damp. You can also add a bit of your favorite conditioner or anti-frizz product. If you comb your hair when it's dry, you can disrupt the cuticle and stretch your hair, causing breakage. Brushing hair that's too wet causes issues, because wet hair is easily damaged. If you need to detangle after a shower or bath, gently use a wide-tooth comb or a boar bristle brush.

Look at the labels

To protect your hair from further frizzing, check the labels of your hair products. Although sulfates help your shampoo form a rich lather, sulfates will strip the natural oils from your hair, promoting frizz and breakage. Similarly, avoid styling products, like hairspray and hair gel, that contain alcohol. Instead, shop for alcohol- and sulfate-free alternatives. On the flipside, you should reach for shampoos that contain glycerin and conditioners that are infused with protein. These ingredients are great for giving your hair strength and shine.

Count on conditioner

Never underestimate the power of a good conditioner. Look for formulas that promote repair and frizz control. Use conditioner every time you shampoo. Every two days, skip the shampoo completely. Instead, try co-washing — which involves applying conditioner only, then rinsing it out. Conditioner can gently cleanse away dirt while replenishing moisture and keeping your hair at an optimal pH level.

Hydrate your hair

Frizzy hair tends to be dry and damaged, so it's a good idea to treat those damaged locks with some moisture. Stylist Dennis Baker recommends a natural oil or a specialized beauty product, because these substances absorb into the hair, nourishing it from the outside. Both coconut oil and castor oil make excellent hair hydrators. Avoid synthetic silicon conditioners — they sit on your hair's surface, making it look greasy without doing much to restore its health.

Keep it cool

Too much heat can harm your hair. Limit your use of curling irons and flat irons because they can dry out your hair and encourage breakage, advises Teri LaFlesh, author of hair-care guide "Curly Like Me." Blow dryers can cause frizz, too. Since wet hair is more vulnerable, let your hair partially air dry before blow drying it. Use a low heat setting and keep it six inches or more away from your hair. For even more frizz protection, use a diffuser on your blow dryer — it helps to protect your hair from direct heat exposure and further damage.

With these five easy tips, you can foil your frizzy flyaways. If you'd like more help taming your tresses, consult your stylist for hair care recommendations.



Caring for Your Car's Upholstery

Tips for detailing your vehicle's soft surfaces

Cleaning your vehicle's interior not only makes it look tidy and smell fresh, it also helps protect the upholstery for many years to come. Here's a brief guide to preserving and cleaning your auto's seating and other soft surfaces.

Protect the seats

Seats are a primary part of your vehicle's upholstery, so it's important to shield them from daily wear and tear. State Farm recommends installing seat covers. This will serve as a protective barrier to help keep the seats free of crumbs, dirt and stains. An added bonus is that covers will protect leather seats from damage due to sunlight and hot outside temperatures. If you own pets, you might also want to invest in a waterproof backseat protector.

Deep clean

The cleaning method you use is a bit different depending on whether your vehicle's upholstery is cloth or leather. For both types of upholstery, though, you'll want to start out by vacuuming.

Vacuuming

Choose a vacuum with an extension hose and several attachments, as Consumer Reports advises. Start with your vehicle's headliner and the rear parcel shelf, if it has one. Use the crevice tool of the vacuum to get into narrow places such as the seat pockets and sun visors.

Next, move on to the seats. Remember to vacuum under the seats, adjusting them forward and backward as necessary to access this space. Lastly, vacuum the floor mats and carpet. Per Consumer Reports, it's best to vacuum these two surfaces separately. Simply remove the floor mats and vacuum them outside of the vehicle, then vacuum the carpet and replace the mats.

Cleaning

If you have cloth seats, use a multipurpose upholstery cleaner such as Carguys Super Cleaner, as Autoguide.com recommends. This safe, non-toxic product is safe to use on a variety of upholstery types — even leather — and you don't have to rinse it out. For stubborn stains, try a stain-lifting product such as Scotchgard Carpet and Fabric Spot Remover, as Money Crashers suggests. Be careful not to use too much cleaning product on the upholstery, however, since cloth will retain moisture and can give the cabin a musty smell.

Leather upholstery require a bit more care when it comes to cleaning. Per Money Crashers, you'll most likely have to apply leather-cleaning product with a towel. Flip the towel frequently so you are constantly using the clean side of it. Lastly, use a microfiber cloth to dry the seats and other leather surfaces. Wait at least a couple of hours until the leather is totally dry, then apply a leather conditioner. If you want to save yourself a step, try a two-in-one product like Weiman Leather Cleaner & Conditioner. Per Money Crashers, this product washes and conditions the leather at the same time.

Deodorize

If your vehicle is new and still has that fresh-from-the-factory scent, you might be able to skip this step. However, if your vehicle is older than a few years or you own pets, you'll most likely want to deodorize the interior. For cloth upholstery, sprinkle baking soda on the seats and carpeting, as Money Crashers advises. Let it sit for at least a few hours — or overnight, if the upholstery is particularly stinky. Then vacuum up the baking soda. You can also invest in an air-freshener that clips on to your vehicle's air vents. If you prefer a natural alternative to artificial scents, The Spruce's Erica Puisis recommends the Moso Natural Air Purifying Bag.

By implementing these practical car-care tips, you're well on your way to enjoying a cleaner vehicle. Start reaping the cosmetic and financial benefits of well-preserved upholstery today.



Tailgating Tips for Football Season

Get ready for the gridiron games with these tips

Football season is here, and to get the most out of this exciting time you need to be prepared for the ultimate tailgating experience. From grilling to games, here are some helpful tips to get you ready to host the best tailgate in your area.

1. Prepare your vehicle

You'll need to be sure you have the right vehicle when you're getting ready to tailgate. While a sedan can carry some tailgating items, an SUV or pickup truck works best. They both offer incredible cargo space for things like grills, coolers, chairs, tents and entertainment. Truck beds can also double as a seating area once you have all of your tailgating items out on the pavement or grass. If you don't have a truck or SUV, try to see if you can borrow one from a friend or even opt for a rental.

2. Get the grub

Tailgating isn't a refined experience, so you can forego foods that need to be eaten with forks and knives — it's all about hands-on grub. If you're going to grill, be sure to get hamburgers and hot dogs as well as all the toppings your guests desire, such as ketchup, mustard, pickles (or relish), mayo, cheese and buns. Chips make for an easy side, and if you want to go an extra step, nachos are usually a crowd favorite. With just tortilla chips, nacho cheese, ground beef and jalapenos or salsa, you're ready to go. Don't forget bowls or plates (and napkins).



If you're trying to impress, you can even make food that can be quickly reheated right before game time. Burritos, wraps and hot sandwiches (think pulled pork) can be made the night before and wrapped in aluminum foil. Once you're at your tailgating location, fire up the grill and warm up your portable food before serving.

3. Games and entertainment

While eating is fun, things can easily get dull if everyone is just standing around chomping on burgers. Be sure to pack some entertainment for your tailgate, whether it's games like cornhole, playing cards or even table tennis, if you've got the space.

Another entertainment option that's a little more adventurous is providing a television for pre-game coverage. Some vehicles have power outlets and most smart TVs can connect to a mobile hotspot. If you've got an unlimited data plan, you should be all set. But if not, and you're still hoping to entertain with pre-game coverage or just some great tunes, a radio will work as well.

With these tips in mind, your next tailgate should be a big hit with your friends and family. The biggest tip of all is to have fun and don't stress out about the little things. Just root for your team and hope they win!

